

Private School Choice Programs Insurance Coverage Requirements

Item	Stated Minimum Coverage Amount
Worker's Compensation Liability Insurance	Amount required by state statute
Commercial General Liability Insurance	
Each Occurrence - Required minimum	\$1,000,000
Personal Injury - Required minimum	\$1,000,000
Umbrella Excess Liability Insurance - Aggregate Limit	\$5,000,000
Auto Liability Insurance - Each Accident	\$1,000,000
Errors and Omissions Liability for School Leaders - Aggregate Limit Directors and officers insurance will be accepted as meeting this requirement if the policy provides coverage for the school, its officers, governing board and employees acting within the scope of their duties against claims from third parties for alleged errors and omissions, misstatements, negligence, or breach of duty, including allegations concerning employment-related issues such as discrimination, harassment, and wrongful termination, mismanagement of assets, and failure to provide services, including failure to educate.	\$1,000,000
Sexual Misconduct Liability - Aggregate Limit	\$1,000,000
Fidelity Bond A fidelity bond indemnifying the school against loss is required. The adequate bond amount is determined by the school in consultation with its risk advisor. A Crime-Employee Dishonesty policy will be accepted as meeting this requirement if it provides loss coverage for acts resulting from dishonesty, malfeasance, or neglect by owners, officers or employees.	Amount determined adequate for School based on operational risk factors

All coverage must be provided by an insurance company licensed to do business in the State of Wisconsin or by a non-profit tax exempt mutual protective organization covering schools of and controlled by a religious denomination.

Coverage for less than the stated minimum amount is permitted only if it is based on a written recommendation by a risk or insurance consultant obtained prior to the policy's effective date.

The certificate of insurance must identify the school's location and show it as a covered operation.

The Wisconsin Department of Public Instruction must be shown as the certificate holder.

OVER

There are separate insurance requirements concerning pupil transportation.

If the school is operating pupil transportation vehicles, the school must have insurance required by state statute 121.53 and the coverage should be shown on the certificate of insurance provided to the department.

The following are the school bus insurance requirements of state statute 121.53:

- No motor vehicle may be used as a school bus unless there is bodily injury and property damage liability insurance, issued by an insurer authorized to transact business in this state, on it.
 - The insurance coverage must be property damage liability coverage of not less than \$10,000. The policy also must have bodily injury liability coverage of not less than \$75,000 for each person and total limits as follows:
 - \$150,000 per accident for each vehicle with a seating capacity of 7 passengers or less.
 - \$200,000 per accident for each vehicle with a seating capacity of 8 to 15 passengers.
 - \$250,000 per accident for each vehicle with a seating capacity of 16 to 24 passengers.
 - \$375,000 per accident for each vehicle with a seating capacity of 25 to 36 passengers.
 - \$1,000,000 per accident for each vehicle having a seating capacity of 37 or more passengers.
 - The policy must cover the transportation of pupils, their parents or guardians, authorized chaperones, school district officers, faculty and employees and school doctors, dentists and nurses:
 - To and from the school.
 - In connection with any extracurricular school activity.
 - An insurer issuing a policy under this section may exclude coverage for public or livery use of the school bus, but any such exclusion does not apply:
 - When the school bus, while regularly used as such, also is used to transport pupils of another public or private school, whether or not a charge is made for such transportation.
 - When used to transport pupils, their parents or guardians, authorized chaperones, school district officers, faculty and employees and school doctors, dentists and nurses to or from school or in connection with an extracurricular activity whether or not any person lawfully transported is required to pay a charge.
 - When the school bus is used as specified in s.340.01(56)(am) for the purpose of transporting elderly or disabled persons in connection with a transportation assistance program for such persons.
 - The department of transportation shall revoke the registration of a school bus on which the insurance policy has been terminated or cancelled.
 - The school bus insurance requirements do not apply to:
 - A motor vehicle operated by a contracted common carrier.
 - A taxicab regulated by a municipal ordinance under s. 349.24 when used to transport pupils.
- A motor vehicle owned or operated by a parent or guardian transporting only the parent's or guardian's own child, whether or not if by contract or if compensation is paid to the parent or guardian for the transportation.